

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Randys Duran  
Debtor

Case No. 12-00063-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AGarner  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 24

Date Rcvd: Feb 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2017.

db +Randys Duran, 1009 W. 15th St., Hazleton, PA 18201-2655  
cr +Blue Mountain Health System, f/k/a Gnaden Huetten, c/o Scott R. Lipson, Esquire,  
1611 Pond Road, Suite 300, Allentown, PA 18104-2258  
cr Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
4015843 BAC Home Loans Svcs. LP, Customer Service, CA6-919-01-41, Simi Valley, CA 93062  
4721808 BCAT 2015-1677, c/o Shellpoint Mortgage Servicing, PO Box 10826,  
Greenville, SC 29603-0826  
4721809 +BCAT 2015-1677, c/o Shellpoint Mortgage Servicing, PO Box 10826,  
Greenville, SC 29603-0826, BCAT 2015-1677, c/o Shellpoint Mortgage Servicing 29603-0826  
4015844 Beneficial, PO Box 1231, Brandon FL 33509-1231  
4104999 +Blue Mountain Health System f/k/a, Gnaden Huetten Memorial Hospital,  
c/o Scott R. Lipson, Esquire, 1611 Pond Rd., Suite 300, Allentown, PA 18104-2258  
4015847 +Evangelista & Clodomiro Dura, 1015 W. 15th St., Hazleton, PA 18201-2655  
4015848 +Foundation Radiology Group,, 75 Remittance Dr., Dept 3310, Chicago, IL 60675-3310  
4015849 +Gnaden Huetten Memorial Hosp, 211 N. 12th St., Lehigh, PA 18235-1195

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4038035 +EDI: BANKAMER.COM Feb 21 2017 19:23:00 BANK OF AMERICA, N.A., Et al,  
BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE, PLANO, TX 75024-4100  
4025749 +EDI: HFC.COM Feb 21 2017 19:23:00 BENEFICIAL CONSUMER DISCOUNT COMPANY,  
636 GRAND REGENCY BLVD, BRANDON, FL 33510-3942  
4078871 +EDI: BANKAMER.COM Feb 21 2017 19:23:00 Bank of America, N.A., Successor by Merger et.al.,  
Bank of America, N.A., S/B/M to BAC Home Loans Servicing, L.P., 7105 Corporate Drive,  
Plano, TX 75024-4100  
4015845 +EDI: CHASE.COM Feb 21 2017 19:23:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
4015846 +EDI: CITICORP.COM Feb 21 2017 19:23:00 Citi, Box 6500, Sioux Falls, SD 57117-6500  
4858004 E-mail/Text: bankruptcy.bnc@ditech.com Feb 21 2017 19:27:27 Ditech Financial LLC,  
P.O. Box 6154, Rapid City, SD 57709-6154  
4858005 E-mail/Text: bankruptcy.bnc@ditech.com Feb 21 2017 19:27:27 Ditech Financial LLC,  
P.O. Box 6154, Rapid City, SD 57709-6154, Ditech Financial LLC, P.O. Box 6154,  
Rapid City, SD 57709-6154  
4335239 E-mail/Text: bankruptcy.bnc@ditech.com Feb 21 2017 19:27:27 Green Tree Servicing LLC,  
PO Box 0049, Palatine, IL 60055-0049, Green Tree Servicing LLC, PO Box 0049,  
Palatine, IL 60055-0049  
4335238 E-mail/Text: bankruptcy.bnc@ditech.com Feb 21 2017 19:27:27 Green Tree Servicing LLC,  
PO Box 0049, Palatine, IL 60055-0049  
4602344 +EDI: RMSC.COM Feb 21 2017 19:23:00 Green Tree Servicing, LLC, 7340 S. Kyrene Road,  
Recovery Dept. T-120, Tempe, AZ 85283-4573  
4602345 +EDI: RMSC.COM Feb 21 2017 19:23:00 Green Tree Servicing, LLC, 7340 S. Kyrene Road,  
Recovery Dept. T-120, Tempe, AZ 85283, Green Tree Servicing, LLC,  
7340 S. Kyrene Road 85283-4573  
4106305 EDI: PRA.COM Feb 21 2017 19:23:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4015851 +E-mail/Text: nod.referrals@fedpne.com Feb 21 2017 19:27:25 Phelan, Hallinan & Schmeig,,  
One Penn Center Plaza, 1617 JFK Blvd., Ste. 1400, Philadelphia, PA 19103-1814  
TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BCAT 2015-16TT, c/o Shellpoint Mortgage Servicing  
cr\* Ditech Financial LLC, PO BOX 6154, RAPID CITY, SD 57709-6154  
cr\* Green Tree Servicing LLC, PO Box 0049, Palatine, IL 60055-0049  
cr\* +Green Tree Servicing, LLC, 7340 S. Kyrene Rd., Recovery Dept. T-120, Tempe, AZ 85283-4573  
4015850\* +Gnaden Huetten Memorial Hosp, 211 N. 12th Street, Lehigh, PA 18235-1195  
TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 23, 2017

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, Twecf@pamd13trustee.com  
Jerome B Blank on behalf of Creditor Bank of America, N.A. pamb@fedphe.com  
Joseph P Schalk on behalf of Creditor Green Tree Servicing, LLC pamb@fedphe.com  
Joseph P Schalk on behalf of Creditor Green Tree Servicing LLC pamb@fedphe.com  
Joseph P Schalk on behalf of Creditor Bank of America, N.A. pamb@fedphe.com  
Joshua I Goldman on behalf of Creditor Wilmington Savings Fund Society, FSB, Et Al...  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Peter J Ashcroft on behalf of Creditor Green Tree Servicing LLC pashcroft@bernsteinlaw.com,  
pghecf@bernsteinlaw.com/pashcroft@ecf.courtdrive.com;ckutch@ecf.courtdrive.com;cabbott@ecf.courtdrive.com  
Scott R Lipson on behalf of Creditor Blue Mountain Health System, f/k/a Gnaden Huetten  
Memorial Hospital slipson@thslaw.com, dbarton@thslaw.com  
Tullio DeLuca on behalf of Debtor Randys Duran tullio.deluca@verizon.net  
Tullio DeLuca on behalf of Plaintiff Randys Duran tullio.deluca@verizon.net  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1                    **Randys Duran**  
\_\_\_\_\_  
First Name    Middle Name    Last Name

Debtor 2  
(Spouse, if filing)    First Name    Middle Name    Last Name

Social Security number or ITIN    **xxx-xx-5403**

EIN    --\_-----

Social Security number or ITIN    -----

EIN    --\_-----

United States Bankruptcy Court    **Middle District of Pennsylvania**Case number:    **5:12-bk-00063-JJT****Order of Discharge****12/15****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Randys Duran  
aka Randy S. Duran, aka Randy Duran, dba Eddie's Auto  
Sales

**By the  
court:**February 21, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**